

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 18-24558CMB
LAUREN A. SIMKO	
Debtor(s)	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/23/2018.
- 2) The plan was confirmed on 01/31/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/09/2019, 07/06/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/02/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,784.87.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$195,416.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$195,416.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,940.37
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$10,940.37**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED DERMATOLOGY & COSM	Unsecured	220.47	220.47	220.47	29.08	0.00
ADVANCED DERMATOLOGY & COSM	Unsecured	NA	354.88	354.88	46.81	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	163.27	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	597.78	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	75.88	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,676.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	5,398.61	5,398.61	5,398.61	712.13	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	8,210.79	8,210.79	8,210.79	1,083.08	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	9,798.42	9,798.42	9,798.42	1,292.50	0.00
BANK OF AMERICA NA**	Unsecured	7,845.44	7,995.47	7,995.47	1,054.67	0.00
BANKERS HEALTHCARE GROUP	Unsecured	22,557.80	22,557.82	22,557.82	2,975.58	0.00
BANKERS HEALTHCARE GROUP LLC	Secured	45,042.97	45,286.78	42,612.12	42,612.12	15,639.31
BANKERS HEALTHCARE GROUP LLC	Unsecured	0.00	0.00	2,674.66	352.81	0.00
BMW BANK OF NORTH AMERICA	Unsecured	NA	1,884.56	3,884.56	512.41	0.00
BMW BANK OF NORTH AMERICA	Secured	27,732.68	25,150.00	23,150.00	20,004.75	567.97
CAPITAL ONE NA**	Unsecured	3,039.98	3,137.65	3,137.65	413.89	0.00
CAPITAL ONE**	Unsecured	10,082.00	NA	NA	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	7,050.91	7,050.91	7,050.91	930.08	0.00
CHASE BANK USA NA(*)	Unsecured	8,883.00	8,883.72	8,883.72	1,171.84	0.00
CHILDRENS COMMUNITY CARE	Unsecured	146.90	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	10,914.10	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	61.00	NA	NA	0.00	0.00
COURT OF COMMON PLEAS - ALLEG	Priority	0.00	NA	NA	0.00	0.00
DANIEL W PITUCH DMD MD PC++	Unsecured	174.40	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,462.19	6,517.23	6,517.23	859.68	0.00
DOMESTIC RELATIONS OBLIGATION	Unsecured	NA	NA	NA	0.00	0.00
EMILY PROGRAM PC	Unsecured	2,827.70	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	514.80	561.25	561.25	74.03	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	2,039.00	1,933.52	1,933.52	255.05	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	6,982.83	7,791.13	7,041.13	7,041.13	777.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	0.00	750.00	98.93	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,100.89	1,100.89	145.22	0.00
INTERNAL REVENUE SERVICE*	Priority	16,021.08	17,167.48	17,167.48	17,167.48	0.00
JANTZEN SIMKO	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	19,399.85	19,916.98	19,916.98	2,627.23	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	2,246.19	NA	NA	0.00	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	826.99	NA	NA	0.00	0.00
MED EXPRESS BILLING++	Unsecured	30.00	NA	NA	0.00	0.00
MUNICIPALITY OF BETHEL PARK (SV	Secured	NA	44.88	44.88	44.88	0.00
MUSIC HUT	Unsecured	1,500.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	116,376.06	115,951.56	0.00	65,529.55	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	127.54	127.54	127.54	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,944.99	1,829.61	1,829.61	241.34	0.00
PROSPER MARKET PLACE	Unsecured	13,037.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS INC	Unsecured	512.20	NA	NA	0.00	0.00
SKIN PATHOLOGY SERVICES	Unsecured	81.69	NA	NA	0.00	0.00
SOUTH HILLS ORTHO SURGERY ASS	Unsecured	230.54	NA	NA	0.00	0.00
SOUTH HILLS RADIOLOGY ASSOC(*)	Unsecured	13.20	NA	NA	0.00	0.00
SOUTH HILLS RADIOLOGY ASSOC(*)	Unsecured	29.90	NA	NA	0.00	0.00
ST CLAIR EMERGENCY	Unsecured	107.47	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	1,392.59	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	524.30	NA	NA	0.00	0.00
ST CLAIR URGENT CARE	Unsecured	87.27	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	165.00	NA	NA	0.00	0.00
TRI BORO FEDERAL CREDIT UNION*	Unsecured	1,548.61	424.90	424.90	56.05	0.00
TRI BORO FEDERAL CREDIT UNION*	Secured	NA	0.00	0.00	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	120.00	147.51	147.51	19.46	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	91.19	91.19	12.03	0.00
WEST PENN POWER*	Unsecured	330.75	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$7,041.13	\$72,570.68	\$777.00
Mortgage Arrearage	\$127.54	\$127.54	\$0.00
Debt Secured by Vehicle	\$23,150.00	\$20,004.75	\$567.97
All Other Secured	\$42,657.00	\$42,657.00	\$15,639.31
<b>TOTAL SECURED:</b>	<b>\$72,975.67</b>	<b>\$135,359.97</b>	<b>\$16,984.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,167.48	\$17,167.48	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,167.48</b>	<b>\$17,167.48</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$113,441.04</b>	<b>\$14,963.90</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,940.37</u>
Disbursements to Creditors	<u>\$184,475.63</u>

**TOTAL DISBURSEMENTS :** **\$195,416.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/04/2023

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.